

**Information to identify the case:**

Debtor 1	<b>Dawit Gabir</b>	Social Security number or ITIN	xxx-xx-0151
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>17-18167-SLM</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawit Gabir

9/8/22

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dawit Gabir  
Debtor

Case No. 17-18167-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 08, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db	+ Dawit Gabir, 13 Little Street, East Orange, NJ 07017-5507
cr	+ Select Portfolio Servicing, Inc. as Servicer for U, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516781379	+ City of East Orange, Tax Collector, 44 City Hall Plaza, East Orange, NJ 07018-4502
516781384	Solomon Ghebreab, Bessunger Street 190A, 64347 Griesheim, Germany

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 08 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 08 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516781376	+ EDI: BANKAMER.COM	Sep 09 2022 00:28:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
516781375	+ EDI: BANKAMER.COM	Sep 09 2022 00:28:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516781378	+ EDI: CITICORP.COM	Sep 09 2022 00:28:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
516781377	+ EDI: CITICORP.COM	Sep 09 2022 00:28:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516781381	+ EDI: WFNNB.COM	Sep 09 2022 00:28:00	Comenitybank/trwrds, 3100 Easton Square Pl, Columbus, OH 43219-6289
516781380	+ EDI: WFNNB.COM	Sep 09 2022 00:28:00	Comenitybank/trwrds, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516781390	+ EDI: CITICORP.COM	Sep 09 2022 00:28:00	Visa Dept Store National Bank/Macy's, 9111 Duke Blvd, Mason, OH 45040
516781389	+ EDI: CITICORP.COM	Sep 09 2022 00:28:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
516781383	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 08 2022 20:39:00	SLS, 8742 Lucent Blvd., Ste. 300, Littleton, CO 80129-2386
516781382	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 08 2022 20:40:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
516781385	+ EDI: RMSC.COM	Sep 09 2022 00:28:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516781386	+ EDI: RMSC.COM	Sep 09 2022 00:28:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
516781388	EDI: TDBANKNORTH.COM		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Sep 08, 2022

Form ID: 3180W

Total Noticed: 21

516781387	EDI: TDBANKNORTH.COM	Sep 09 2022 00:28:00	TD Bank, N.A., 70 Gray Rd, Portland, ME 04105
		Sep 09 2022 00:28:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517032057	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 08 2022 20:39:00	U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517053081	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:

Name	Email Address
Clifford B. Frish	on behalf of Debtor Dawit Gabir yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow	on behalf of Debtor Dawit Gabir yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Francesca Ann Arcure	on behalf of Creditor Select Portfolio Servicing Inc. as Servicer for U.S. Bank National Association, as trustee, on behalf of the holders of Adjustable Rate Mortgage Trust 2007-2 Adjustable Rate Mortgage-Backed Pass-Thro farcure@hillwallack.com, NJ_ECF_Notices@McCalla.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Dawit Gabir yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as Trustee, relating to Home Equity Mortgage Trust Series 2007-2, Home Equity Mortgage Pass-Through Certificates, Series 2007-2 rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Sep 08, 2022

Form ID: 3180W

Total Noticed: 21

TOTAL: 7